## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Confirmation No.: 2784

Applicants: WILCE et al.

Application No.: 10/045,964

Filing Date: 1/14/2002

For: METHOD AND APPARATUS FOR AGREEMENT NETTING

PTO Customer Number 28062

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Mail Stop RCE (via EFS) Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir

In response to the Final Office Action mailed August 1, 2008, and the Advisory Action dated October 15, 2008, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.